

Certificate of Notice Page 1 of 2  
United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Thomas J Cravalho  
Shannon J Cravalho  
DebtorsCase No. 19-16187-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: John  
Form ID: pdf900Page 1 of 1  
Total Noticed: 6

Date Rcvd: Feb 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2020.

db/jdb +Thomas J Cravalho, Shannon J Cravalho, 141 Garnet Drive, Gilbertsville, PA 19525-8124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Feb 14 2020 03:44:22 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 14 2020 03:43:48  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 14 2020 03:44:08 U.S. Attorney Office,  
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404cr +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 14 2020 03:43:29  
AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-385314398044 E-mail/Text: camanagement@mtb.com Feb 14 2020 03:43:31 M&t Bank, Po Box 900,  
Millsboro, DE 19966

TOTAL: 5

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
JOSEPH L QUINN on behalf of Joint Debtor Shannon J Cravalho CourtNotices@rqplaw.com  
JOSEPH L QUINN on behalf of Debtor Thomas J Cravalho CourtNotices@rqplaw.com  
REBECCA ANN SOLARZ on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
bkgroup@kmllawgroup.com  
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re: : Bankruptcy No. 19-16187-mdc  
Thomas J Cravalho :  
Shannon J Cravalho : Chapter 7

**ORDER**

The debtor(s) has filed a motion for approval of the reaffirmation agreement between the debtor(s) and M&T Bank, the court held a hearing on February 12, 2020, required by 11 U.S.C. s 524 (c)(6)(A) on notice to the debtor(s) and the creditor.

COURT ORDER:

The court grants the debtor(s) motion under 11 U.S.C. s 524 (c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s)

The court grants the debtor's motion under U.S.C. s 524 (K)(8) and approves the reaffirmation agreement described above

The court does not approve the reaffirmation agreement.

The court approves the reaffirmation agreement.

Date: 2/12/2020

  
MAGDALENE D. COLEMAN  
CHIEF UNITED STATES BANKRUPTCY JUDGE

United States Trustee  
833 Chestnut St  
Philadelphia, PA 19107

Chapter 7 Trustee

Debtor(s)